

MSRP Education

Lunch and Learn Seminars



Overview

Learn how contributing just \$10 to \$20 per pay can get you on the road to supplementing your pension and social security payments during your retirement years. We cover everything you need to know about the Plans including investments, market trends, withdrawal rules and options, tax benefits, the power of compounding and the benefits of dollar cost averaging. We discuss how much you should be saving for retirement with an emphasis on diversification and asset allocation.

Charge! Wise Use of Credit Cards

Credit is a valuable and often necessary financial tool. Learn about the impact that credit card usage can have on your credit rating and credit history. This presentation will provide great tips and resources for controlling and eliminating current debt. We also address recent changes in credit card regulations enacted in 2010.

MSRP Investment Options

Come find out what type of investor you are. We will take an in-depth look at the investment options in the Plans and the process for selecting an appropriate portfolio for your situation. Learn about the differences between stocks, bonds, mutual funds and how asset allocation and diversification strategies can be used to reduce risk.

MSRP Online

A “users guide” for the MarylandDC.com website. We cover setting up your account, making changes to your account and show you how to utilize the on-line investment resources for the available Fund options. Also included is a review of the MSRP website.

Stretch Your Dollars

Times are tough, but it's important to save, and scrimp to save, even through the tough times. We help you find creative ways to get by as your bills continue to go up, but your income may not be keeping pace. We show you how to get your records and bills organized, set goals, save more and spend less, shop smarter and control debt. We also discuss where to turn for help if you need it.

Retirement Planning For Women

Women in the workforce have different concerns and challenges than men. For example, women have a longer life expectancy, and a greater possibility of outliving their retirement savings. Plus, a number of obstacles put women at a distinct disadvantage when it comes to accumulating enough money for their retirement. We talk about how to plan for these obstacles and ways to manage them.

The Sandwich Generation

You may be among the 20 million people caught in what's called the "Sandwich Generation." That's the growing number of people taking care of their children and aging parents at the same time. We show you how to save for retirement while meeting the needs of both generations.

When the Nest Egg Hatches: Investing and Withdrawing During Retirement

Reaching retirement is a significant milestone. Participants learn that it's not just how much you save for retirement, it's important to develop a plan to ensure that your savings nest egg lasts throughout your lifetime. We discuss investment strategies and withdrawal options as well as mistakes to avoid.

Please send your seminar request by e-mail to
[**info@msrp.state.md.us**](mailto:info@msrp.state.md.us)

Maryland Supplemental Retirement Plans
6 Saint Paul Street, Suite 200
Baltimore, MD 21202
Phone (410) 767-8740 Fax (410) 659-0349
[**www.MSRP.state.md.us**](http://www.MSRP.state.md.us)